

found that the virus of small-pox reproduced small-pox only, and that of scarlet fever bred scarlet fever only, we were much inclined to refer their origin to a specific organism, and to attribute a puppy to a dog or thistleseed to a thistle. The popular tradition that the body changed itself only once in seven years was nonsense. The fact was—all the particles of the body changed every six weeks. But the researches on the microscopic origin of disease, though vastly important, were scarcely yet within the domain of practical application. These bodies of low organized types were always associated with foulness. But whether putrid emanations were the result of the growth of these organisms, or whether the emanations were the only soil in which they grew, neither here nor any one else could tell them with certainty. Nor does it perhaps matter, practically, the certain thing being that if filth were prevented, none of these emanations would remain permanently. What he meant by cleanliness was not merely personal abstinence

but an uncompromising war with uncleanness of all kinds. But to neglect of personal cleanliness epidemics might well be due. For a thousand years after the civilization of the Egyptians, the Jews, the Greeks, and the Romans faded, there was not a man or woman in Europe that ever took a bath. Hence arose the wondrous epidemics of the middle ages, which cut off one-fourth of the population of Europe—the spotted plague, the black death, the sweating sickness, and the terrible mental epidemics which followed in their train—the dancing mania, the mewing mania, and the biting mania. The monks made no little mischief, imitating the fond habits of the hermits and saints of early Christian times, and the association of filth with religion led men to cease to connect disease with uncleanness and to resort to shrines and winking virgins for cures of maladies produced by their own physical and moral impurities.

Even now-continued Dr. Playfair, we don't understand thoroughly the processes of purification, whether natural or artificial, but we know how the atmosphere contains in itself the power of freeing itself from corrupt matter: by motion and by the attacks of oxygen upon all such matter, burning up the products of decay, and turning organic into inorganic matter. But we only half learn the lesson nature teaches us. We don't allow garbage to be thoroughly oxidized, but dig holes and store it up where the air cannot penetrate, and where the greatest facilities are offered for injurious putrefaction. Or we poison rivers with it, pouring in far more matter than can be reached by natural agents. The only safe rule is to allow none at all to be poured into the sea. After full consideration, Dr. Playfair declared that he was in favor of prohibiting both manufacturers and municipalities from using rivers for drainage. Next he urged thorough ventilation and the prohibition of overcrowding—one of the most prolific sources of disease and crime. He challenged Mr. Disraeli to make good his promises in sanitary legislation, rather than sanitary administration, for what is wanted is a thorough execution of existing laws, by suitable functionaries and under scientific supervision. If he rightly understood Dr. Playfair, he would abolish the existing Local Government Board, transfer its powers to the Home Office, and divide the latter into two departments under one responsible head—one department for justice and police, the other dealing with the physical interests of the people. Then he would not be satisfied with reducing deaths. Science ought to diminish disease of all kinds, and he estimated that there are yearly not less than 300,000 cases of preventable illness in Great Britain. It was the system of registering deaths which drew attention to their number, and led to efforts to bring down the rate of mortality. He would for the same reason have every case of sickness registered, and let science deal with them also, and city compete with city for the smallest percentage of sickness. Not till that was done could public health be administered with full intelligence.

I have given the driest part of Dr. Playfair's exceedingly interesting address—the mere skeleton of it. As delivered, it abounded in illustrations of every character, in quotations of the most unexpected kind, in humorous comment on all sorts of serious matters—and was heartily applauded. It was in fact as amusing as it was practical and valuable. All Dr. Playfair's scientific knowledge, which is both voluminous and exact, does not—to use Mr. Emerson's phrase—overflow his wit. And I suppose I need not remark that the lessons he reads to Glasgow have an application even in New-York.

THE ENGLISH SYSTEM BETTER THAN THE AMERICAN
—RAISING THE RATE OF DISCOUNT—BENEFICIAL
RESULTS OF THIS DEVICE.

Sin: The admirers of American banking, I think, may derive considerable benefit from a study of the English system; for while the latter is not perfect, it is so near perfection that it is a striking contrast to our own. The two are essentially the same, the world is so small.

But the extent to which is carried the habit of lending borrowed or deposited money, is a matter of the most vital importance in each business community.

Banks and bankers receive deposits of money upon the understanding that these may be withdrawn at any moment without notice; and as experience has shown that only a small portion will actually be withdrawn, a large portion is held at interest for stated periods, and some is used in buying securities that have a ready sale. If, therefore, from any cause, a large portion of the deposits should be demanded at once, suspension and failure must necessarily ensue, unless there has been practiced considerable conservatism. Banking stimulates business, and if carried on recklessly and without due regard for the time when deposits may be withdrawn

of business beyond proper and safe limits. In justice to their depositors and to the whole business community, bankers should keep a fair reserve on hand, and have no right to place the deposits in "Wild-Card" adventures.

that may result in great gain and therefore may prove disastrous. Some failures last Fall, notably that of J. & C. Cooke & Co., show a wonderful disregard of the rights of depositors and of the plainest principles of banking.

The financial tornado that burst upon England with the failure of Overend, Gurney & Co. in March, 1866, was met and checked by the courage and decision of the Governor and Directors of the Bank of England, in advancing at once and without flinching one-half of its resources to the rescue. Note here the words of the Governor, in regard to the failure of that firm, as bearing upon our own banking habits: "The downfall of Overend & Gurney, and of many other houses, must be traced to the policy which they adopted of paying interest on deposits on call, while they were themselves tempted to invest the money so received in speculations in Ireland or in America, or at the bottom of the sea, where it was not available when a moment of pressure arrived." The policy of the Bank of England in our panic of 1873 is well remembered. Our decline of prices attracted bullion in large quantities, and to stop the flow the Bank advanced its discount rate steadily, week by week, until it reached, we think, ten per cent, when the demand ceased. There is never in England enough money to do all the business, without drawing some from the Bank; hence its movements have, necessarily, to be followed by the other banking institutions, which, however, keeping a fraction per cent behind in advancing the rate, in order to get out of the bank a larger amount of money, the keeping of a large reserve means small dividends, and the stockholders of the Bank complain that other banks and stock banks depend upon it for aid in time of need, while they lend more than 80 per cent of their deposits at interest all the time.

If our banks had the power to change the rate of interest as sealions or public policy dictated, this would be a very simple matter. The New York Clearing-house Association to meet one week and it sets the discount rate for city banks—the action of the Federal Reserve Bank would be for the country banks. An advance would warn large operators throughout the land and check wild adventures. It would prevent the kind of speculation that has become a hard extreme; but as the banks keep lending at 7 per cent. people say that the high or low outside rate has no relevance to the market, and that it is of no consequence to legitimate business. When you put the price of a commodity, those buyers who need it least drop out. A second advance causes more loss of business, and a third drives out the rest of the process, by which those buyers only who surfeit the commodity most are left to purchase. Money may be hoarded and the rate of interest will rise to the interest it price. The same stifling process may be applied. Last Fall, merchants who had money to spare opted to without making any money because 7 per cent. was the only price and the money might possibly be needed. If the price had been 15 per cent. much less money would have been kept idle, and the business would have been more active, and who could afford to pay this rate. The steady advance to such a figure would have gradually and without any sudden shock, driven out the hoarders, and made the panic much less severe. Our currency being of a definite amount and not used in other ways, it is not possible to make it more or less so effectual as the English advances are found to be; but we may conclude that upon a specie basis such power as the Bank of England has, if conferred upon us, would operate to check the hoarders, to sift out the less needy borrowers, to attract money from other countries, and to prevent, or at least curb, the kind of speculation that has been the cause of our trouble.

RABBIT

New-York, Oct. 20, 1914.

A pet fox in Leavenworth, Kansas, though pretending to be entirely regenerated, still retained his penchant for chicken meat. A pet wolf in the same neighborhood had the same taste. One night it happened to both to feel hungry simultaneously, and they met in a hen-house, each upon homely thoughts intent. "The wolf," says Dr. Webster in his Great Unabridged, "is crafty, greedy, and ravenous." "The fox," says the same indisputable authority, "is remarkable for his cunning and preys on man." Similarity of stature and color, it is true, may have misled the pet fox to fight to the last, but the wolf was too much for him, and not only killed but afterward ate him, all but his tail, after the manner of South Sea warriors. "What a pity that Dore was not there to draw the fight!"

APPARENT UNANIMITY IN THE STATE CONVENTION—
ALL THE GREAT LEADERS DEAD OR VOICELESS—
GOV. TALBOT'S RENOMINATION AND ITS CAUSES—
—MR. DAWES'S PLANS FOR THE SENATE—THE
BOLTING FEVER EVERYWHERE LATENT—BANKS
AND BUTLER.

BOSTON, Oct. 17.—Notwithstanding the apparent unanimity of sentiment at the late Republican

State Convention, at no time in its history was that party ever so seriously divided in its policy and in the support of its candidates as it is to-day. There is a bitter utter and absolute hatred of one portion of the brethren toward another in its ranks that prevailed when the war raged between the Butler and the anti-Butler factions; but had all these divisions were, they were settled in the State Conventions, and the party themselves presented a united front to the opposition. Now dissensions continue long after and threaten the loss of the election itself. They pervade all party action also. With no common cause other than that of general party decadence, they are everywhere heard of. Nominally closed over in the case of the candidate for Governor, they break out with increased violence at more than half the Congressional conventions; and when the contests for minor offices are reached, and the party are divided into two camps, they are in almost every section. The natural proclivity of Republicanism in Massachusetts to immure that it is possible it may endure to strain for a single year; but with the examples of incompetent direction that have been afforded the party, and the opportunities they have afforded to the schemes of small politicians, it is plain that another such campaign would overthrow the party even in this the fountain head of its power.

It is not at all impossible that such may be the result even of this year's election. The dissatisfaction is so all-pervasive, and finds so much in the canvass at every point to enhance it, that it only needs to be fairly set in motion by some strong, representative man to overcome the party like an avalanche. There is no estimating, for instance, in what a bolt in one or two Congressional districts might end.

Independent voters left in the republicans' hands. John A. Andrew is dead, and receives a homage for inspiring the Republican party of this State seems to have been with him. Nobody doubts that if he had lived he would have been a revolt against party policy, and it would have been a revolt that would have destroyed the incompetency and corruption that now prevail, or would have revolutionized the party out of power. Charles Sumner is dead, too, and receives a homage for an independence that is not imitated, that is not followed. The proudest tributes ever paid to man, thank him for his opposition, where he is not imitated, respected, and admired here. He is not imitated among the Republican leaders, nor in any man in orthodox party standing. Wm. Robinson, who has done more brain-work in the campaigns of the party than anybody else, stands aloof, if not disgusted. Nobody has come forward to fill adequately anything like the places of these men. Vice-President Wilson intelligently comprehends the situation, but his health is too feeble for active effort. Only in the narrowest partisan interests make him useful in the campaign sense—which means that he thinks the canker can be kept from spreading by the party machinery. Judge Hoar is able, upright, and courageous; but he has no taste for active political effort, and shuns the position of a leader in any sphere of politics. Senator Brewster is sick in body and is as ineffective for influence since his

unfortunate action of last Winter as if the hole in the sky that he once pictured had really received him. There are left only Henry L. Dawes and Geo. F. Hoar—

the one a man who never put his hand to the plow, and the other a view to any reformatory effort without straightway looking back; and the one with much more ability and energy than the other, and remaining in the political field only in order to demonstrate by the result of an appeal to his constituents that his is not a personal faction.

With such losses in leadership on the one hand, and such indisposition or incompetency on the other, it is perhaps not surprising that the Republican party has been unable to control the men who are running it into the ruinous policy that now characterizes its course. In the present campaign it is really in the hands of two men of this city. They started out last Summer with three points in view. They wanted the nomination of a man who would control the United States Senate; the election of a man who would control the United States House; and to add to this, was the nomination of Gov. Taft for the Chief Magistracy of the State; the third and partly incidental effort, was to be the defeat of Gen. Butler for Congress in the Fifth District. As regards the nomination of the Governor, this was accomplished; in the election of a man to control the Senate, they were signally defeated; and in the election of a man to control the House, the result of their grand obstructive movement, the choice of Mr. Dawes to the Senate, remains to be seen.

to control the Essex District—and so even if this is true; but, to understand how the Republican leaders who did not want to elect Talbot again as a candidate were compelled to do so, we have him, it is necessary to explain that the gentlemen who were referred to had been a long time identified with the Anti-Prohibition wing of the R-Republican party. They had the undue weight that almost always belongs to disasters, when they went over to the other faction. In addition to this, one of them had the control of the most influential party organ in the State. Its surrender was regarded as a confession of weakness, and it fairly demoralized all efforts on the part of its former allies. There was much complaint and more reluctance; but it was felt that the final surrender was inevitable. Thus is the secret of the strength of Gov. Talbot's vote in the State Convention. A majority of those participating in it entered upon the act reluctantly. It was an unnecessary act, had the opposition not had its interests sacrificed as a supposed expediency toward Mr. Dawes's election. The result was that there were several other candidates who might have been nominated without incurring offense to more than a handful of the Protectionists, and with whom in the field there would really have been more than a nominal contest on the part of the Democratic party, either on the State ticket or in the Congressional districts. Mr. Dawes himself is thought to have been doubtful of the plan at the beginning; but he is easily persuaded, and early in the Summer months, in one of his visits to Boston, the arrangement was settled.

So doing, To opposition to him had softened since last spring, and the prospects of his election to the Senate with a quiet canvass were excellent. He probably will not have much chance to make his name in the nation, as the party next winter. But the Legislature will not be as strongly Republican as those of previous years. Party discipline will not be so easily enforced in it either, unless present indications are misleading. Besides the hundred or more Democrats likely to be elected, there will be scores of bolting Republicans returned. These are more likely to vote for some such man as Charles Francis Adams than for the regular caucus nominee. Senator Washburn, too, has never signified any intention of subordinating his claims to those of Mr. Bates, nor will he, you may be very sure, while there is hope that he may be preferred again to the latter gentleman. He will draw off every vote that can be taken from the party in the State, and the faithful Representative may be as sudden in its subsidence as it was remarkable in its rise—and Gen. Butler always has a score or so of votes to dispose of. There is no chance for Judge Hoar, it is probable, but it would be strange if he had not some supporters, who remember last Spring's struggle. So it is not impossible, even if Gov. Talbot is elected, that the heavy portion of the plan of the new leadership of the Republican party may fall to the ground.

THE REPUBLICANS DEMORALIZED IN THE CONGRESS.

but to induce men to vote against the Republican party in Massachusetts in the election of National than of State officers. This year, however, the demoralization has spread with fully as much strength into the Congressional districts. The State of affairs in this respect is altogether worth preceding. In almost two-thirds of the districts the Republican candidates for Congress are obnoxious to a great section of the party, and in three or four it is only by the utmost effort that the voters are held back from organized bolting. Indeed, the breaking out of bolting is imminent at any moment, and may occur in all of them, before this letter gets into print. The very great Republican preponderance may save most of these districts, but it seems hardly possible now that it can hold them all. The 1st, 1st, and 11th Districts are the only ones that have escaped trouble in some form. Mr. Bugdston holds the 1st by his artificial management, Mr. Harris the 11th by his amiable and unaggressive disposition, and Mr. Pierce the 11th by his personal popularity.

Of the others, the Republican organization in the

It was truly in Collector Simmons's hands. The Collector somewhat ostentatiously announced neutrality here as between the candidates a short time since; but it was not till he had fixed things entirely to his liking. He is more influential in Boston than he ever was before. Not only does he hold his power over the lower elements in politics, but he has conquered some of those who profess more of honesty and dignity as well. It is reported, and currently believed, and recent events tend strongly to its confirmation, that a portion of those who opposed the Collector's nomination last Spring, and obtained a large share of praise for so doing, have since made their peace with him, and are to oppose him no longer.

Mr. Rufus S. Frost, the Republican nominee for Congress in the IVth District, is not one of these. He has always been the friend, ally and adviser of Simmons.

He telegraphed to Washington in his favor when the Senate was hesitating about confirming his nomination, and he promptly put his name on Simmons' bond of office when the appointment was made. Simmons unquestionably promised to make him a member of Congress in return for this. With the aid of heavy drap upon Mr. Frost's money, he is doing his best to keep his word. The Republican Convention was carried with a rush that distanced competition altogether. Both before and after it the summers have been in clover. The past three or four months have remoulded them of the palest days of Mr. Hooper's contests. The enthusiasm with which Frost eludes spring up every day, with a list of officers to be one of whom anybody can be heard before, make the most of the most fervent stult, but can hardly fail to bring a direct expression to the candidate's face when the dilemma to be fought. Mr. Frost is, however, an estimable gentleman personally, who would not be likely to do anything wrong in Congress unless he should find other Simmons there to hoodwink him. He seems to have settled with his conscience that it is consistent with the highest integrity and the best Christian character to carry the election after the Simmons method, and I really believe, so innocent is his nature, that he sees nothing wrong in it. To do the Boston newspapers justice, the most of them give him only a cold support. The *Advertiser* is all ready to join in a bolt against him, if anybody will start it. The Democrats talk of nominating Judge Abbott, one of their most prominent leaders, in opposition, and he may be elected. He will be, unless the Collector has debauched the Democratic leaders in the North-end wards, as has been his wont to

rebellion against Mr. Gooch in the Republican party. The usual squabbles about the patronage of the Charleston Navy Yard have something to do with this. It keeps the Charleston Republicans chronically divided into factions. There is a Labor Reform element in the City of Lynn, also, that threatens to leave him for Gen. Banks. But Mr. Gooch is a man of too much sense to be difficult to disarm with him on this point. Gen. Banks' popularity is phenomenal—perennial, also, one might say. The Charleston laborers in the Navy Yard have found him always advocating their interest; the Lynn shoemakers say he is the laborers' special friend. Charleston and Lynn make about half the district. Then Banks has troops of personal followers in other towns. He dines with the club called after his name every Saturday, and meets there scores of Republican politicians who would never think of bolting party under other circumstances. He is popular for all these reasons. He is a good office. He is poor, too, and without profession or occupation, and needs the office. The impression is very general that he will get it. It is not at all safe to prophesy to the contrary, despite the fact of the large Republican majority in the district, and the unanimous nomination of Mr. Gooch.

to in the beginning of this, that it seems now impossible to defeat him. These wisacres even went so far as to make public a calculation in which it was claimed that against their candidate Butler would get only 100 votes in the Republican caucus. The result was that 1000 votes were secured, nearly all there were, in fact, the remainder being but a mere handful. Yet it is quite probable that with a rally on a really representative man, the Convention could have been carried against him; or, at any rate, a basis for bolting could have been laid down that would have certainly chosen a Democrat, had it done so better. It is too late, probably, to effect much in this way now. Charles F. Thompson, the Democratic candidate, will get many Republican votes, but not enough to elect him. It would have been better to nominate Judge Lord as a people's man pure type. There might have been hope then. It is feared there is none now. The district has been really given into Butler's hands by his opponents. The Republican managers discomfited bolting here, too, because they feared that Butler may make mischief for them in their weak spot elsewhere.

une the candidate for the regular Republican nomination, and he has now carried off that prize. There is a very bitter Republican opposition to him in and out of the district. Dr. Ayer is himself absent in Europe, but his friends have done some work for him at the caucuses. There appears to be peculiar indignation there; but why Dr. Ayer is to be berated in this manner, and not half as much in the other districts, is not clear. He does the same thing which is not obvious. Judge Hoar, who is said to be very much against the nomination, could easily defeat it by beating a bolt. He will not do this. J. K. Tarbox, the Democratic candidate, is a man of good character and ability and some personal popularity; but he is one of the most pronounced partisans in the State, and has been so severe in his denunciations of Republicans in times past that it is not easy for them to vote for him. He will get a good many Republican votes, nevertheless, and, as this district is not so strongly Republican as most others about Boston,

exhibitions of Republican dissent from party dictée. It hardly seems possible that there can fall to be a bolt here, and, if the Democrats are sincerely so anxious to have a change of government, they should be able to defeat Mr. Williams. This gentleman was very badly involved in the Credit Mobilier business, he has been in the habit of talking about the back-pay flogging of soldiers in Congress, and he has privately given aid and comfort to the Infinitesims on the financial question. Objections enough, certainly, and it is no wonder that those who appreciate their force refuse to be repressed. Mr. Williams would have been defeated if Gov. Claiborn had continued a candidate against him. There is excellent Congressional timber in the district. If the Democrats would agree to support either John S. Parlow of Newton, or Robert C. Johnson of Lowell, or Henry, Liberal Republicans, or Francis M. Johnson of Newton, a B. politician of good party standing but excellent character and ability, they could no doubt elect either of them, despite the large Republican majority in the district. They now talk of nominating Wm. W. Warren of Brighton, or Waldo Colburn of Dedham, both gentlemen who would be a vast improvement on Mr. Williams, but not so well adapted to get Republican votes.

him, and he considerable disaffection with which to labor. Mr. Hoar's ability and usefulness in public life have been such that despite his mistakes, he is desired by a great number of his constituents. He is desired to see him returned to Congress in the next campaign. He is expressed a strong independent man, though he has taken a strictly partisan tone of late in all his actions. The State will need him too in the next Congress, for, aside from Gen. Butler, there is little probability of his electing any other representative of a high order of ability. Mr. Hoar is a man of high character, and is an excellent politician. The Democratic nomination in any direction, of no strong party nationalities, is giving Worcester County people a lively canvass.

Mr. Nicholas is the strongest Republican district

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FOR STREET AND HOME—BALL DRESSES BY GAS-LIGHT—NEW JEWELS AND CAMEOS—NO DECREASE IN EXTRAVAGANT STYLES OF DRESS—NEW FRENCH AND ENGLISH FABRICS—REDUCED PRICES.

of an anti-fashion and long-dress society or congress. The anti-fashion movement is simply one of those spasmodic phenomena which are as harmless as summer lightning. The short-dress movement begins to look serious as it is sensible, and will be approved by a sensible woman. In France there are no dragging skirts, no anathemas. The women wear their short skirts with an exquisite, airy, and, above all, unconscious of the purity there is in showing that there is nothing to conceal. The display of the delicate limbs of pedestrians, both men and women, are therefore amiable. To the Americans are gradually arriving, and she who slowly promulgates a crowded thoroughfare with trained skirts will become as notorious as was the woman who persisted in a chignon and hoop after both had ceased to be fashionable. Cleanliness, propriety, and a Christian-like regard for the emotions of others, should rebel against the trained street dress. Fashion, however, arranges matters of this sort quite easily, firmly and surely. As Autumn counsels the leaves one by one to the use and to wear a trained dress in the street, with one of the new curius basques, the chain-mail overskirt, the flat close apron, Joan d'Arc's costume, or any of the late striking changes in dress, will make a woman look like a girl in a chignon.

unknown. Very different, daintiest colors with superb sweep of plain adorned the lay spaces in a continuous array of harmonious colors, toned down by falls of fringes, point lace, glimmer of silken embroidery and fringes, and illumined by the purple bloom of violets and blush of roses. The shadowy colors, by preventing too violent contrast, are becoming to every style of beauty; for example, a silk of pale straw color massed with that knife plaitings had a cloud-like overskirt of *cripe lace*, its gossamer folds caught here and there by strands of darkly tinted Autumn leaves set with deep red Cardinal roses. Another was of heavy white gro grain combined with ruby velvet and falls of creamy point lace. A faint tint of silvery lavender with voluminous train had a tablier of brocade of the same shade, and behind these were intermixed bouces of *faille* and Damascus grain in puffings and ruches, caught here and there by sprays of white lace; the *decollé* waist and small basque were masses of *faille* and falls of white Spanish blonde and sprays of lace. Charming dresses of pale blue and of delicate flesh color were ornamented with silk knife-plaitings and *lisse* combined. An amber, *faille* was draped in a cloud of dainty Chantilly lace, caught in graceful festoons at corset, shoulders, on the sides, and trailing with long tassels with clusters of smart geraniums and in contrast next a toilet of *crêpe* of white with fall train, with gossamer, *crêpe* of white, fastened with pale pink buds and white daisies. The tulle seemed simple enough, but the cloud of lace was thread, net-edged with flouncings of real point. For this exquisite toilet the being prepared a set of delicate pink coral and diamonds. There are accessories of these lovely toilets in the shape of exquisitely painted fans, full hair ruffs, wide sahes of *crêpe* in pures and fantastic neckties.

and in this as dress we have the gratification of a refined sense of color; for with the silks from Damascus and Persia, the opals of the East. Accompanying a superb necklace, in which the diamonds were graduated in size, was a pendant of heart-shaped diamonds surrounding a heart-shaped emerald; from this was suspended a similar shaped large emerald, set in diamonds. There were earrings to correspond. Around the neck were two rows of pearls, abundant and earrings of Medice portraits. The high full ruffs, jewels and head-dress of those days are exquisitely painted. The new style of necklaces are oblong squares of yellow, finely-pierced gold; connected by slender bars of red gold. One elegant long red gold chain, made of small links, like the eagle, hanging round the neck. The pendants are of the same metal. The diamond studs, are made like stars, and attached to this set is a massive cross of pierced gold set with red gold studs. Another equally massive style is of interlocked bars of red gold. New watch-chains are in slender links of red gold. A very lovely hair-chain of white tinted gold. A Leoneine watch-chain with square chaineine chain, bars, slides, and buckle, was superbly enriched with flowers in gold of four colors. On a massive

Pompadour style looks out from black enamel and a wreath of tinted flowers sparkling with diamonds. A medieval massive chateaufort, in the shape of a castle, has the tiny face of a watch in the center set with pearls and diamonds. On a small watch of creamy-tinted enamel with a rose gold, the graceful form of Morning glories entwined upward on fleecy clouds, drooping flowers to earth, and through it all there is a glint of golden rays. Upon the other side, on a surface of the deepest blue enamel, Night reclines, clasping sleeping children in her arms. There are pendants of exquisite styles in cameo and gold, incrustated with precious stones. The art of cameo-cutting has certainly reached the highest degree of perfection. Upon onyx, carnelian, chalcedony, chrysoprase, beads and agate, the most delicate studies are faithfully reproduced in the delicate carving. On a pendant sardonyx, a rose brown, clouded with white delicate satyr's head, an old Egyptian animal, the setting worthy of the gem in its dropping pendants of gold and diamonds.

average. The figure of the Virgin is a fine specimen of artistic skill. At the three upper points of the cross are angel's heads in a mist of clouds. Another pendant is formed of a cameo nearly square, a group of tiny figures standing out in bold tinted relief from the more low brown of the onyx, representing Solomon's Judgment, taken from the famous picture. On an antique sard of sunny, rose hue is the farewell of Hector and Andromache. On a crescent-shaped stone, one of the carved Cupid and Psyche; the other is a heavily pierced gold, with a fringe of pearls. Set in a bracelet of pierced gold, is a ring exquisitely cut sardonyx of Phoenician origin. In a chariot, the design representing the rising sun above in golden rays, each tipped by a diamond, and a falling mist beneath, produced by innumerable delicate gold shafts, with dropping diamonds so blended together as to form a dazzling sheen of brilliancy. One still more noticeable in this collection of gems is a large, beautiful onyx set in pearls and diamonds, or a sleeping Psyche, with a butterfly hovering over the temple and another nestling in the breast, emblems of awakening love in heart and hand. The "Talisman," set in the gold of dark gold called the "Talisman," set in the gold of dark gold called the "Talisman," set in the gold

has a little red gold crescent tablet with bars of blue enamel; this turns into a pencil, a gold burnished knife contains many little toilet necessities, glove button, and a red gold spinning-top draws out into a penholder. There are handsome chains for gentlemen of Japanese design in oblong solid bars of red gold, with flowers and birds in colored gold, with pendants attached.

For glove bracelets are slender bands set with a blaze of diamonds. The most costly necklace seen the present season was a glittering chain of five fringed, round, and which large solitaire pearls, set with a row of smaller and larger pearls, and each diamond drop in pendant of silver-luster, set with the finest pink and golden hue, and strongly contrasting colors are quite abundant. There is simplicity in style, but not in quality.

advantage. The expense is to be more embroidered, more braided over and sewed over with the glittering of beads in jet and blue steel, and steel gray and white jet, than women are now. After satiety comes reaction, so it is well to recommend ladies not to embroider upon rich material itself. Imported dresses are elaborately trimmed with the jet work and other designs upon some stiff material, cut out and then laid upon the silk or velvet, when the style becomes old-fashioned, as it will sooner or later. The appliqué work is easily ripped off without the fabric having been defaced. Some imported unmade black silk dress patterns are braided in designs to suit each part of the dress. For instance, the tablier is heavily covered with an intricate design, and this is repeated, graduated on the back of the waist, the fronts, cuffs, and, perhaps a little pocket in the basque. The made-up black silk and black velvet costumes are trimmed with lengthwise rows of rich be embroidered edges with

vested face, placed on each side of a pompadour or banes or twelve. The regular overskirt is in its decadence; in its place is the apron of various lengths and styles. It is the embroidery of intricate handicrafts one cannot but commend the progress of industry and perfection of manufacturing processes. There have been predictions founded on rumors coming from the gay French capital that simplicity and economy were coming to us, but the decrees of *Modiste, Robit, and Pinget*, so rigidly followed by our own *modistes*, prove that all speculations of that sort are illusive as a dream, and extravagance, richness in all matters of the toilette, artistic tastes, and perfect elegance without ostentation are the signs of the times.

ity of beaded *matelassé*; upon every yard from 20,000 to 30,000 beads are sewed by hand. This is used in combination with gross grain silk in costume, for perhaps a front breadth, thicker, sleeveless jacket, or polonaise. It is exceedingly thick and warm as a quilted garment. These costumes are mostly trimmed with fur or feathers on the hands. France also sends us very elegant embroidered and beaded silks to combine with silk gauze, faille, or tulle. The *Joan d'Arc chain-armour* suits in cuirass and apron of beaded net work in blue steel or gray steel, and *Kabye* cloth for opera cloaks, the latter a species of supero Algerian cloth in stripes of white, stripes of blue and white, scarlet and white, and white glittering

keep us well-washed Oxford houseplants. The houseplants are not all wool, large-meshed and diagonal, and come in every shade of gray and brown. The Scotch robes are similar in the English style, but with a more pronounced fringe and a wide collar. Nine yards of any of these comfortable Oxford houseplants will make a "Zofora" or "Empress" polonaise, which combines the elegance of a mantle and the coziness of a wrap. The fringed and pearl buttoned, for wear over any sort of a black skirt. So England keeps us warm but France keeps us beautiful! In return, we have the English in beauty and durability of color to the English.

At the grand exhibitions of the past week were seen from Paris, a new and beautiful arrangement of cloths in a single costume; for example, a rose gray gros grain has in beautiful contrast tines and pipings of dark cardinal red. The fringed and pearl buttoned, for wear over any sort of a black skirt. So England keeps us warm but France keeps us beautiful! In return, we have the English in beauty and durability of color to the English.

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The back, the collar and polonaise was trimmed as before described with velvet. This year's costume has also edges of the polonaise, with a dozen rows of brand placed above it horizontally. The collar of the skirt is draped in graceful folds, particularly noticeable in the silk fabric. Costumes of the brand of sable, otter, buffalo, mink, fox, ermine, and other furs are worn with simplicity of line and finish, and are especially commended for Autumn wear. Fashion insists upon small, pointed crumblers. Faded skirts are only three yards and a half wide, and the elastic straps holding back the dress are made of the same material as the skirt itself. This makes bloom ties rather difficult, and sitting down one has to be guarded under difficulties. Added to this is the fact that the small trousers have a mouth or two open. In case of never before, now is the time to leave the goldfish bowl.

Velvet is much beloved this Winter. The finest and most desirable velvet is of Lyons manufacture, and the most elegant has been imported from France. The very fashionable costume for carriage, visiting, or church is a combination of vel-

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new shades. Among the specialties are the "Edward" and the "Monogram," at extremely low prices for a two-buttoned glove, and there are other styles as well in two buttons at \$1.10 and 58 cents a pair. Men's gloves are marked down equally low, as in two buttons for \$1.25 and \$1.75, and in grain leather for \$1.49 and \$1.99. The "push line," at equally low prices, on one finger is a hazy of ribbons of the new cardinal red in all its beautiful warm shades, reversible and embroidered with warm shades, reversible and embroidered with warm shades and cash ribbons; ribbons for hair and wristlets, and ribbons for every dainty device, varying from 10 cents to all silk ten-inch ribbons at \$1. Beautiful silk velvets in brilliant colors for bonnets and trimmings.

birds. The breeds of birds of every clime, color, and size are safely priced in all directions, also at prices below cost, some of them as cheap as 4 cents. There is a bewildering array of trimming, cardinal red roses, scarlet poppies, and garlands of gayly tinted Autumn leaves, all for the adornment of the French felt hats of the fashionable Parisian styles and various beaver hat importations made up at this establishment. The American fashions in colors to match the new cloth shades, are quite equal to the best imported shapes. There are, besides, a large stock of hats for driving, for the office, for traveling, and street wear. There is a large exposition of emerald and turquoise silk of pretty fancy shades, purchased down as low as 4 cents a yard. The fancy coats are an elegant and handsome oxidized gray and cream, the perfluory, odor casquets, hats, pretty fanciful stationery, bow and elegant designs to Berlin wools and worsted manufactures, Yak, alpaca, and mohair, and all articles of housekeeping, crockery, and earthenware, and all sorts of housekeeping goods. At one side a glittering assortment of silver and plated ware; and another new and beautiful line of men's and women's of reduced prices, and beautifully made suits for children.